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and said circuitry is selected from an electrical-circuitry group including electrical circuitry having at least one discrete electrical circuit, electrical circuitry having at least one integrated circuit, electrical circuitry having at least one application specific integrated circuit, electrical circuitry forming a general purpose computing device configured by a computer program, electrical circuitry forming a memory device, and/or electrical circuitry forming a communications device.

46. (Previously Presented) A system comprising:

circuitry configured for transmitting a managed message to a first device associated with a first user;

circuitry configured for transmitting the managed message to a second communications device associated with a second user, the managed message enabling a payment transaction from each of the first user and the second user;

circuitry configured for authorizing the payment transaction in response to a payment transaction authorization from the first user wherein the payment transaction authorization from the first user is independent of a payment transaction authorization from the second user; and

circuitry configured for receiving an affirmative response in reply to the managed message from the first user in response to the payment transaction authorization in response to the authorization being successful, wherein the affirmative response from the first user is independent of a response from the second user.

47. (Cancelled)

48. (Previously Presented) The system of Claim 46, wherein said circuitry configured for authorizing the payment transaction in response to an authorization from the first user associated with the managed message comprises:

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circuitry configured for receiving a signal associated with a voice input to the first device.

49. (Previously Presented) The system of Claim 46, wherein said circuitry configured for authorizing the payment transaction in response to an authorization from the first user associated with the managed message comprises:

circuitry configured for receiving a signal associated with a credit card transaction.

50. (Previously Presented) The system of Claim 46, wherein said circuitry configured for authorizing the payment transaction in response to an authorization from the first user associated with the managed message comprises:

circuitry configured for receiving a signal associated with a debit card transaction.

51. (Previously Presented) The system of Claim 46, wherein said circuitry configured for authorizing the payment transaction in response to an authorization from the first user associated with the managed message comprises:

circuitry configured for receiving a signal associated with an automatic check handling transaction.

52. (Previously Presented) The system of Claim 46, wherein said circuitry configured for authorizing the payment transaction in response to an authorization from the first user associated with the managed message comprises:

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